## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Hogan et al.

Confirmation No. 5526

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Group Art Unit:

3621

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Fischer, Andrew J

Title:

METHOD AND SYSTEM FOR SECURE PAYMENTS

OVER A COMPUTER NETWORK

## FILED ELECTRONICALLY February 9, 2009

## AMENDMENT AND RESPONSE TO EXAMINER'S ANSWER

Commissioner of Patents PO Box 1450 Alexandria, VA 22313-1450

Sir

Applicants respectfully submit the following Amendments and Remarks in response to the Examiner's Reply mailed on December 9, 2008. Any fees can be charged to our Deposit Account No. 02-4377.

Amendments to the claims begin at page 2.

Remarks begin at page 4.